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**PATENT**  
Attorney Docket No.: 020375-043300US

TOWNSEND and TOWNSEND and CREW LLP

By: /BonnieRickles/  
Bonnie Rickles

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Justin Monk, et al.

Application No.: 10/690,394

Filed: October 20, 2003

For: SYSTEMS AND METHODS FOR  
FRAUD MANAGEMENT IN  
RELATION TO STORED VALUE  
CARDS

Customer No.: 20350

Confirmation No.: 3753

Examiner: Thu Thao Havan

Art Unit: 3693

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 9, 2008, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.